



OptiMark and OptiMark LT

Single Premium Deferred Fixed Indexed Annuities
Issued by Americo Financial Life and Annuity Insurance Company

Interest Crediting Option	Current Rate
One-Year S&P 500® Point-to-Point With Cap	6.50%
One-Year S&P 500 Point-to-Point Inversion With Cap	16.40%
Two-Year S&P 500 Point-to-Point With Participation Rate	58%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	9.10%
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	56%
One-Year S&P 500 IQ Index* Point-to-Point With Declared Rate on Gain	6.25%
One-Year SG Laser Index** Point-to-Point With Participation Rate	135%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	185%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	133%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	183%
Declared Interest Option	3.30%

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. The current Guaranteed Minimum Value Interest Rate is 2.80%, effective with contracts issued on or after 9/15/2025.

Caps and rates effective 9/15/2025, and subject to change.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE OPTIMARK PRODUCT BROCHURE AND INTEREST CREDITING OPTIONS BROCHURE.

See important disclosures on next pages.

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** Also known as the SG Lead Asset Select Exposure Rotation Index.

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